



Sign Up to Receive  
Personalized  
Emails & Texts

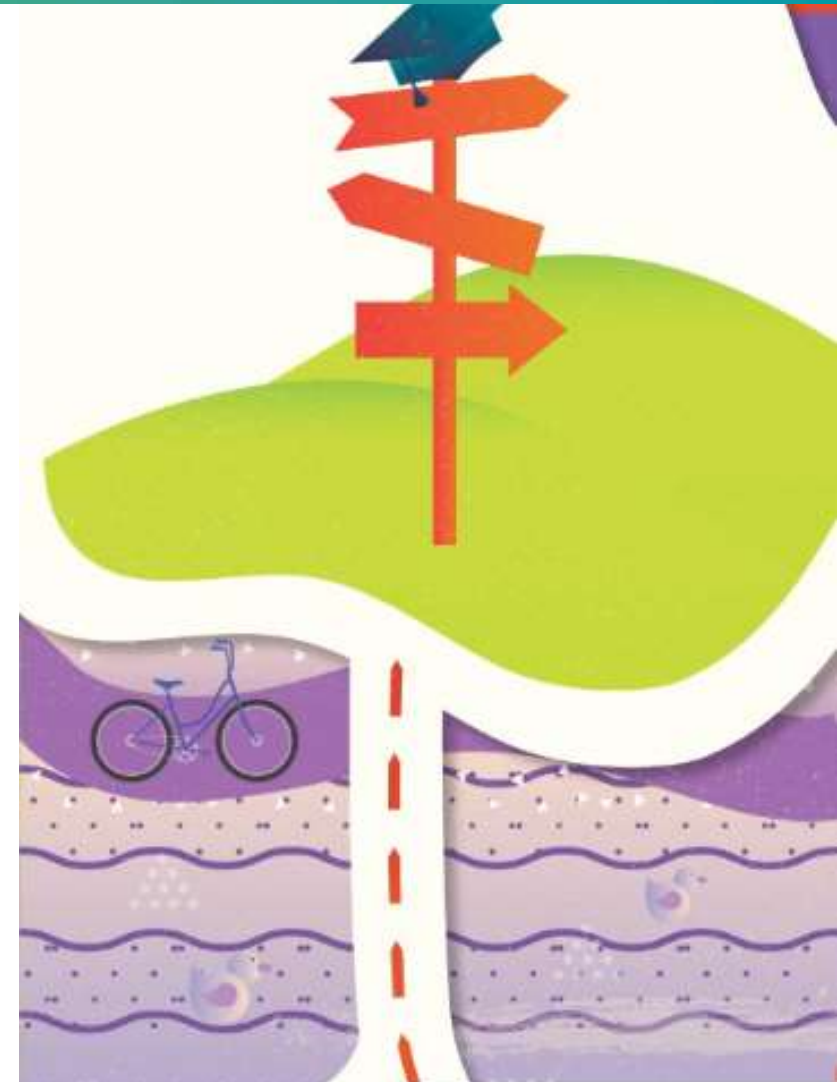
<https://bit.ly/ECMCTCP>



# Paying for College

# Agenda

- College costs
- Types of financial aid
- Financial aid applications
- Timeline and action items
- Additional resources

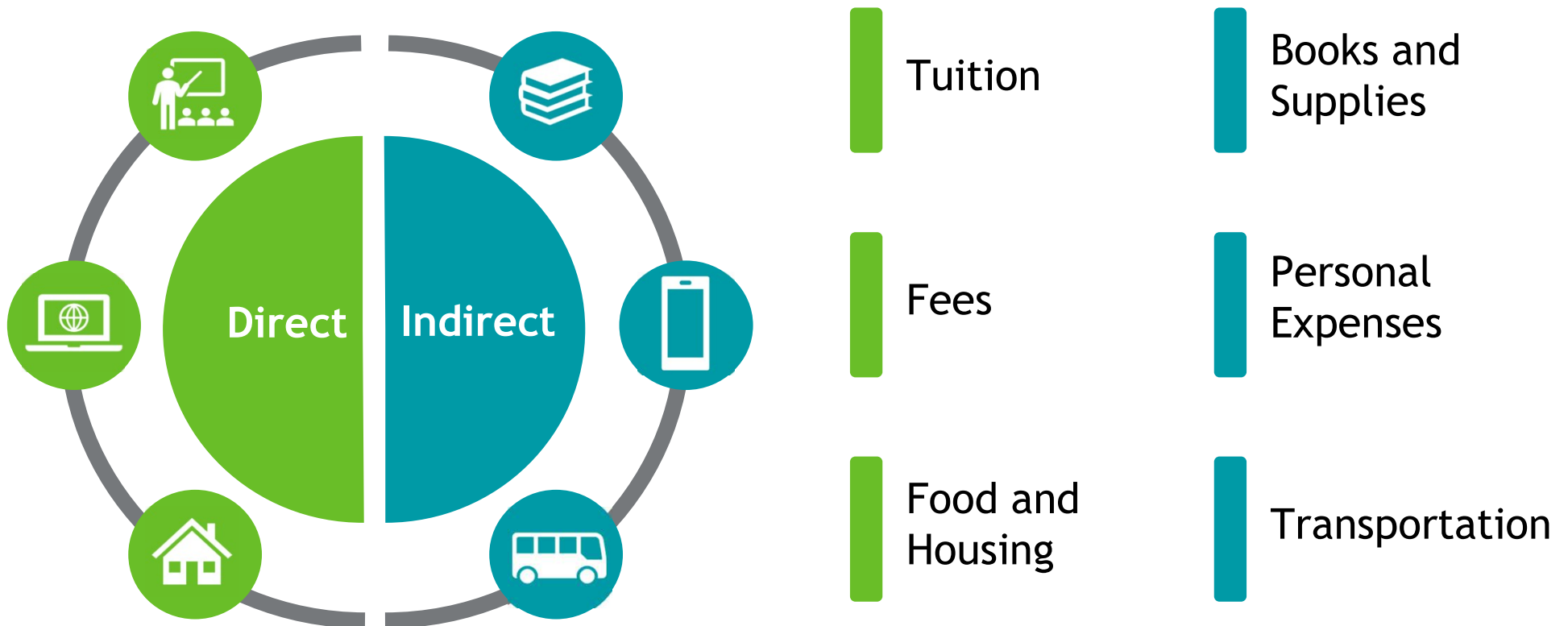


# Average College Costs (OR)

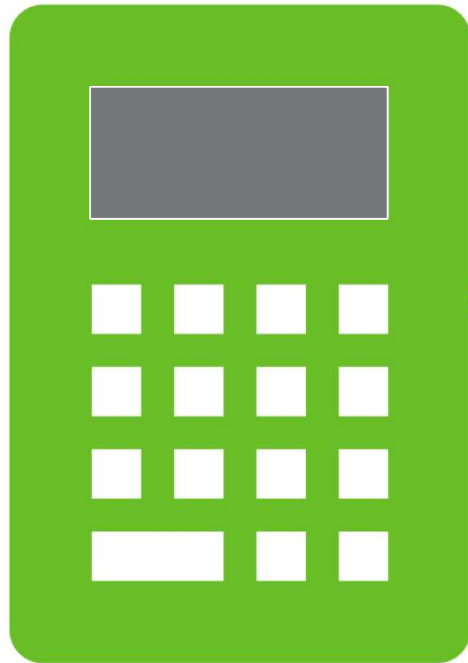
Type of College	Tuition and Fees	Total
Community Colleges	\$6,753	\$27,195
Public Colleges and Universities	\$14,284	\$34,294
Private Colleges and Universities	\$44,448	\$64,742

Source: "College Costs." State of Oregon: Plan & Pay for College. <https://www.oregon.gov/highered/access/Documents/OSAC/Student%20Budgets.pdf>

# College Cost of Attendance (COA)



# Net Price Calculator



Required by the  
U.S. Department of Education

Provides an estimate of your cost  
after grants and scholarships

On every college website or at  
<https://collegecost.ed.gov>

Find the actual net price by  
applying for financial aid

# Agenda

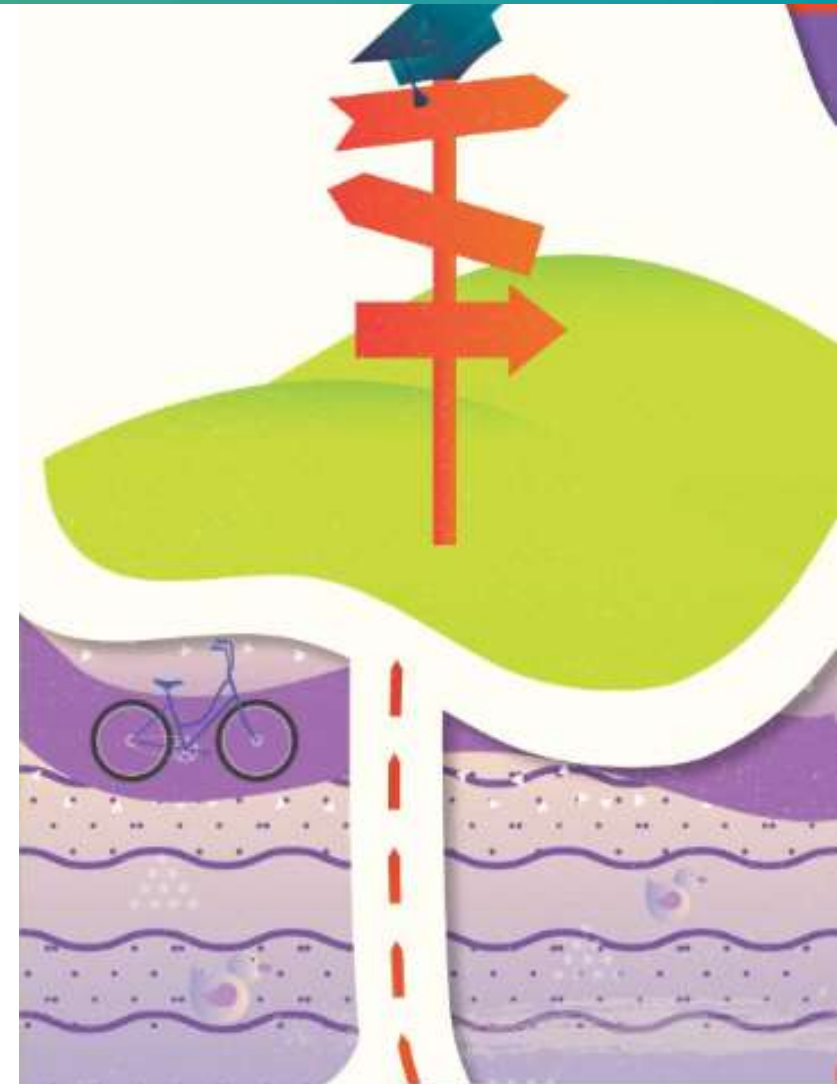
College costs

**Types of financial aid**

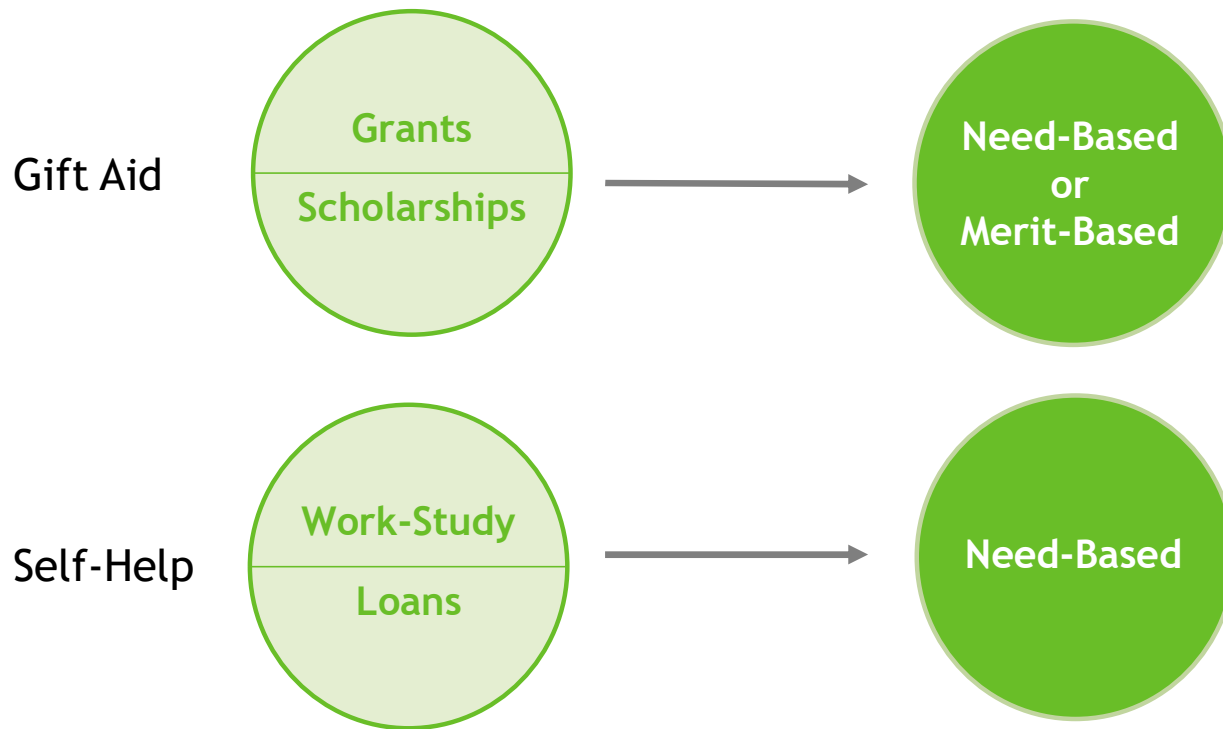
Financial aid applications

Timeline and action items

Additional resources



# Types of Financial Aid





# Federal Grants



Federal Pell  
Grant



Federal  
Supplemental  
Educational  
Opportunity  
Grant (FSEOG)



Teacher  
Education  
Assistance for  
College and  
Higher Education  
(TEACH)

# Federal Pell Grant Eligibility

## Single-Parent Family 2025-26

Family Size	Maximum Pell Eligibility	Pell Eligible	Not Pell Eligible
2	< \$44,370	< \$64,090	\$64,090+
3	< \$55,935	< 80,795	\$80,795+
4	< \$67,500	< \$97,500	\$97,500+
5	< \$79,065	<\$114,205	\$114,205+

# Federal Pell Grant Eligibility

## Two-Parent Family 2025-26

Family Size	Maximum Pell Eligibility	Pell Eligible	Not Pell Eligible
3	< \$43,505	< \$68,365	\$68,365+
4	< \$52,500	< \$82,500	\$82,500+
5	< \$61,495	< \$96,635	\$96,635+
6	< \$70,490	<\$110,700	\$110,700+

# Oregon Opportunity Grant

- Fill out the FAFSA or ORSAA
- Based on financial need
- Enroll at least half-time
- Attend an Oregon college/university

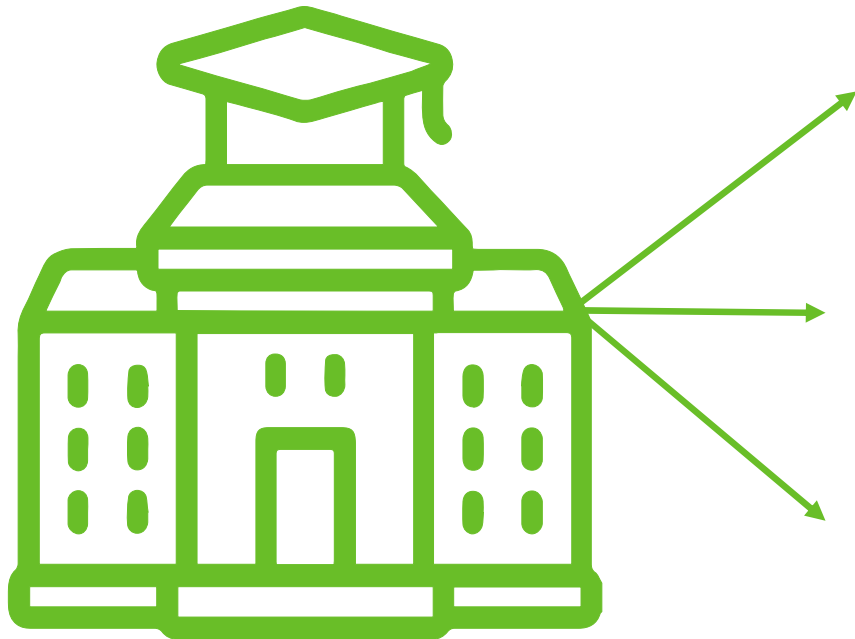


# Oregon Promise Grant

- Recent Oregon high school grad
- Recent GED graduate
- 2.0+ GPA or passing GED score
- File FAFSA/ORSAA
- Complete application



# Institutional Funds



Money provided by the college/university



Offered to incoming and current students



Check your college's website for grant and scholarship offerings

# Scholarships

- Your high school
- Local community
- State organizations
- National organizations
- Your college or university



# Scholarship Search

## Legitimate Search Sites

- Fastweb: [www.fastweb.com](http://www.fastweb.com)
- College Board: <https://bigfuture.collegeboard.org>
- Going Merry: [www.goingmerry.com](http://www.goingmerry.com)
- Appily: [www.appily.com/scholarships](http://www.appily.com/scholarships)
- Bold.org: <https://bold.org>
- Unigo: [www.unigo.com](http://www.unigo.com)
- U.S. Department of Labor:  
[www.careeronestop.org/Toolkit/Training/find-scholarships.aspx](http://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx)



# Work-Study



## Work Study

- A program that offers college students part-time jobs which provide financial assistance and work experience



## Federal

- Need based
- Work with financial aid office



## Institutional

- Offered by the college
- International students may be eligible

# Federal Student Loans

	Eligibility	2024-2025 Fixed Interest Rates
<b>Direct Subsidized Loans</b>	<ul style="list-style-type: none"><li>• Need based</li><li>• Interest is paid by The U.S. Department of Education while in college</li></ul>	6.53%
<b>Direct Unsubsidized Loans</b>	<ul style="list-style-type: none"><li>• Non-need based</li><li>• Borrower is responsible for paying interest</li></ul>	6.53%
<b>Direct PLUS Loans</b> <ul style="list-style-type: none"><li>• Grad PLUS</li><li>• Parent PLUS</li></ul>	<ul style="list-style-type: none"><li>• Biological or adoptive parent</li><li>• Credit check</li></ul>	9.08%

# Additional Ways to Pay for College



Savings



Parent's GI Benefits



AmeriCorps



Student/Parent Employer Benefits



Military Service



Western Undergraduate Exchange

[www.wiche.edu](http://www.wiche.edu)

# Agenda

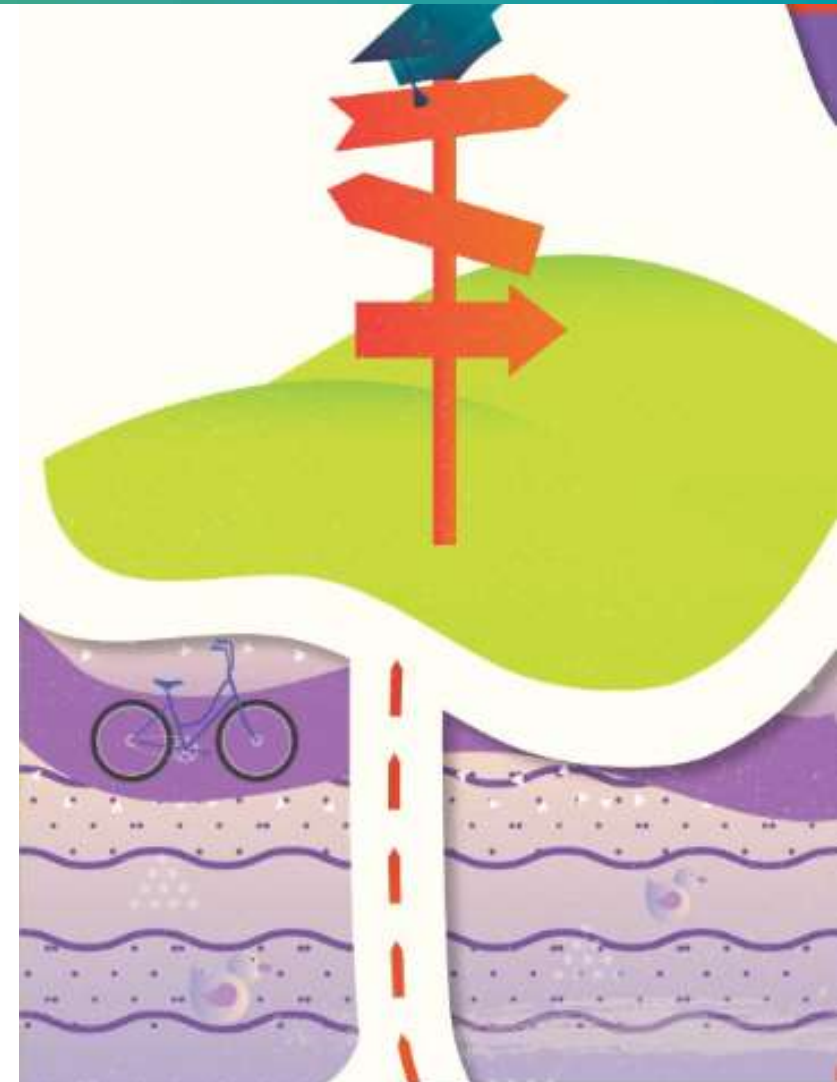
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# Types of Financial Aid Applications (OR)



Free Application for  
Federal Student Aid  
(FAFSA)



Oregon Student Aid  
Application (ORSAA)



CSS Profile



Scholarship  
Applications

# Free Application for Federal Student Aid (FAFSA) **DECEMBER 1, 2024**

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA ▾

Loans & Grants ▾

Repayment ▾

Loan Forgiveness ▾



Raya ▾

## Get Money To Help Pay for School

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college, career school, or graduate school.

Start a 2025–26 FAFSA® Form

Start New Form

Edit a 2025–26 FAFSA® Form or Accept an Invitation

Edit Existing Forms



Need the 2024–25 FAFSA form?


Start New Form

Edit Existing Forms

# Oregon Student Aid Application (ORSAA)

Source: "FAFSA/ORSAA Pre-Filter Tool." Office of Student Access and Completion.

<https://oregonstudentaid.gov/orsaa-filter.aspx>.


Office of Student Access and Completion  
Helping Oregon Students Plan and Pay for College.

Apply Here
Grants
Scholarships
ASPIRE
Outreach & Resources

[Grants](#) > [FAFSA & ORSAA](#) > [FAFSA/ORSAA Pre-Filter Tool](#)

## FAFSA/ORSAA Pre-Filter Tool

### FAFSA/ORSAA Herramienta Pre-Filtro

**Do you have a Social Security Number?**  
 ¿Tienes un número de Seguro Social?

Yes/Sí

No

**Are you a US Citizen or US National?**  
 ¿Eres ciudadano estadounidense o una persona nacional de los Estados Unidos?

Yes/Sí

No

**Are you an international student, or are you living in the United States with a valid visa or immigration status?**  
 ¿Eres un estudiante internacional o estás viviendo en los Estados Unidos con una visa válida o estatus de inmigración?

Yes/Sí

No

**Will you have lived in Oregon for at least 12 months prior to attending college?**  
 ¿Vivirás en Oregon por un periodo de 12 meses antes de asistir a la universidad?

Yes/Sí

No







Based on your responses, you are eligible to file the Oregon Student Aid Application (ORSAA).

[Complete the ORSAA](#)

**FAFSA Help / Ayuda de FAFSA**  
 (800) 433-3243  
[Website / Sitio web](#)

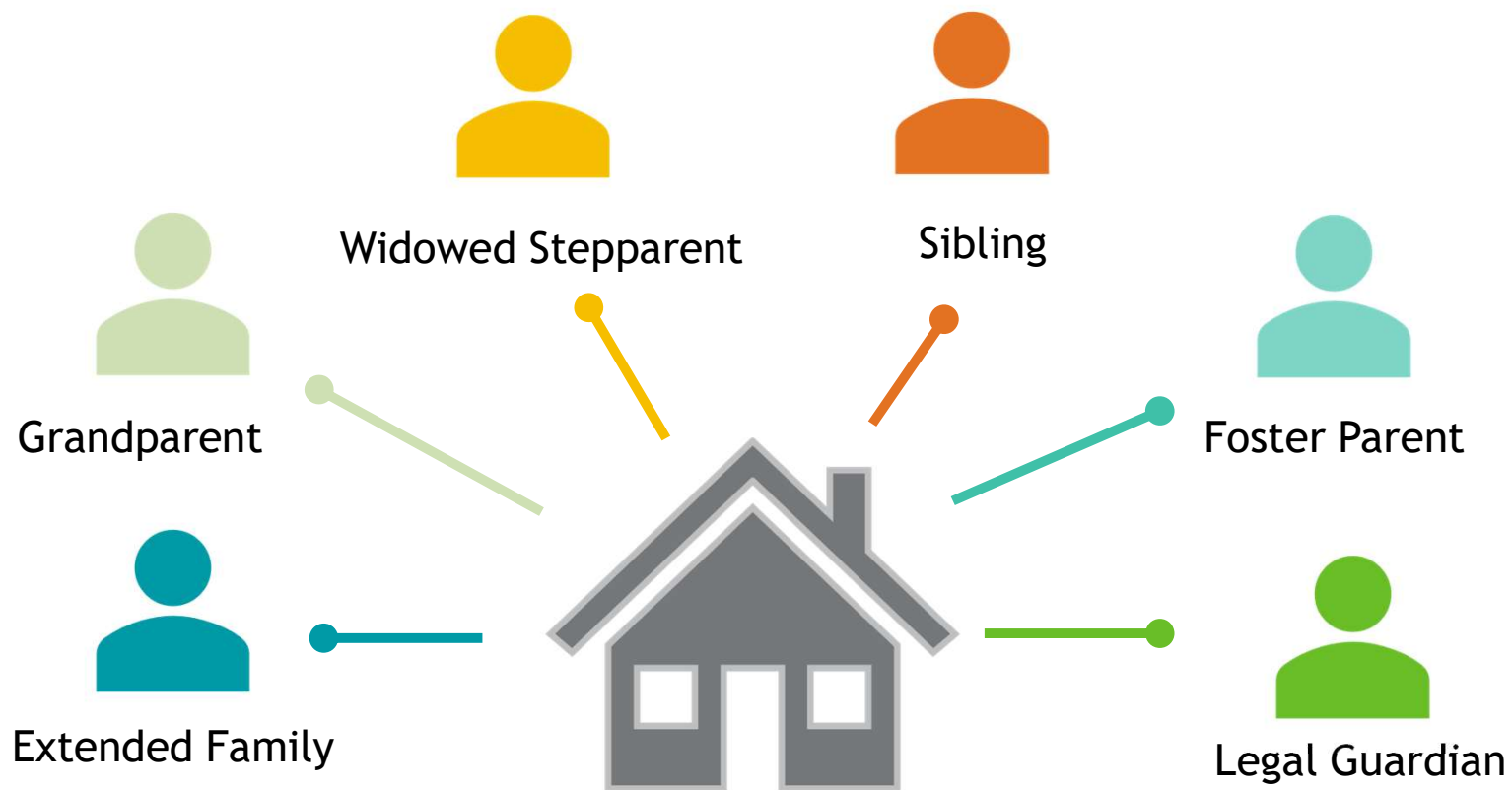
**ORSAA Help / Ayuda de ORSAA**  
 (541) 687-7400  
[ORSAAHelp@hecc.oregon.gov](mailto:ORSAAHelp@hecc.oregon.gov)

# Who's My Financial Aid Parent?

<p>Are your parents married to each other or do they live together?</p>	<p>If not, which parent provided more financial support over the past 12 months?</p>	<p>Is the parent that provided more financial support remarried?</p>
		
<p>Both parents will report information on the FAFSA</p> 	<p>This parent will report information on the FAFSA</p> 	<p>Stepparent will also report information on the FAFSA</p> 



# Non-Financial Aid Parents



# Federal Student Aid ID (FSA ID)

- Students
- Parents/Contributors
- Unique to each individual
- Used for FAFSA
- Used for student loans

## Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

### What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

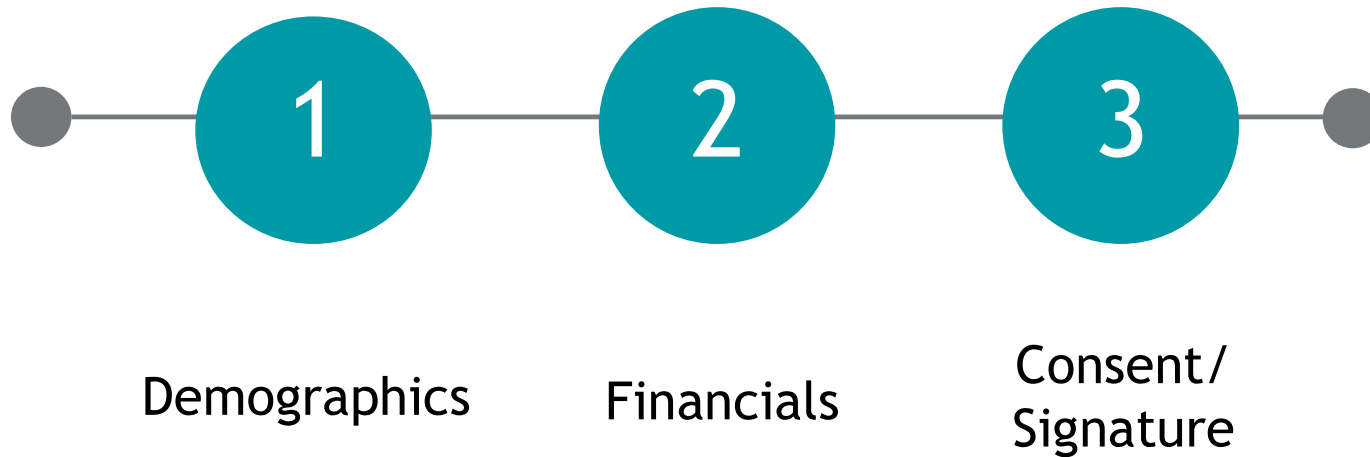
# FSA ID: Next Steps



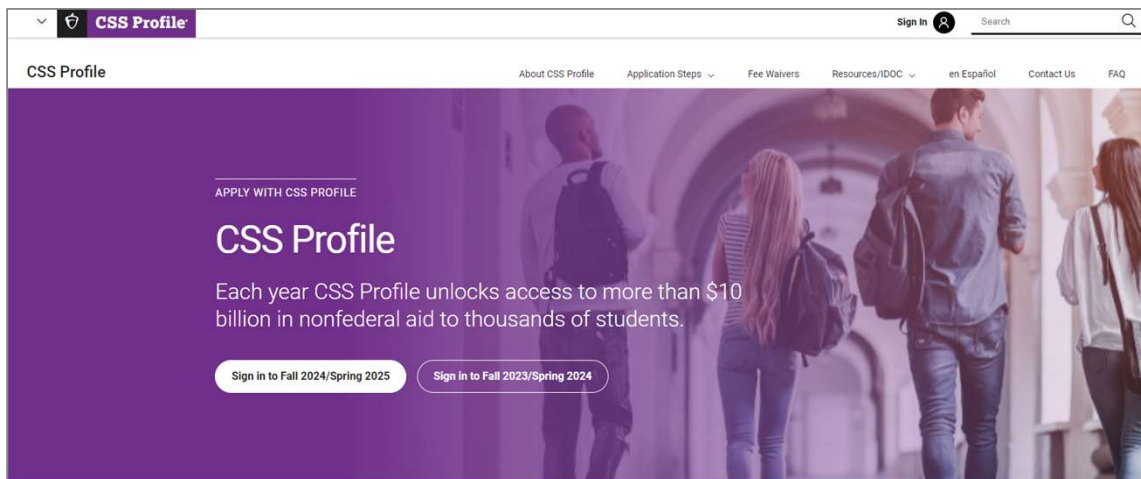
# FAFSA & ORSAA Student Sections



# Parent/Contributor Sections



# CSS Profile



## Required By

- Many private colleges
- Some scholarship programs

## Application Fees

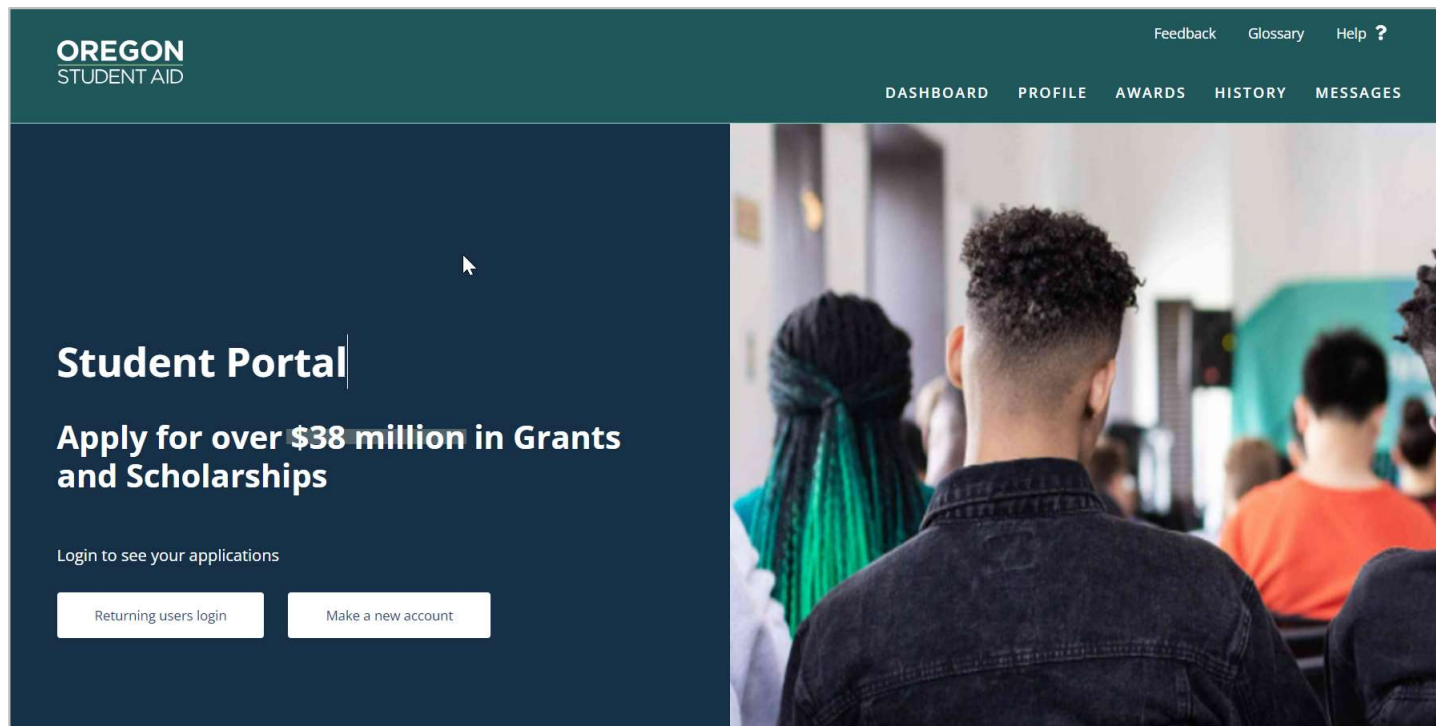
- First submission: \$25
- Additional submissions: \$16 each
- Fee waivers are available

## Who Should Complete

- Non-custodial parent information
- Additional income and asset information

Source: "CSS Profile." College Board. <https://cssprofile.collegeboard.org>.

# OSAC Student Portal



Source: "OSAC Student Portal." Oregon Office of Student Access and Completion. <https://app.oregonstudentaid.gov>.

# Agenda

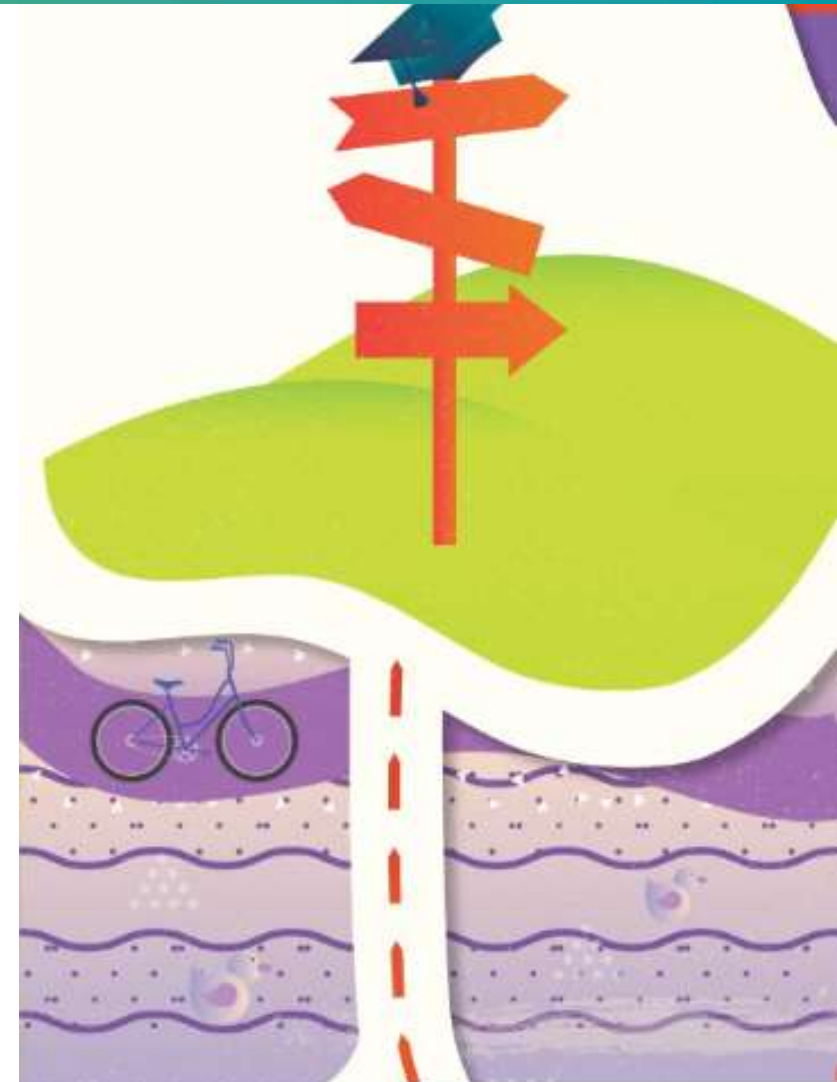
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# Seniors: Fall Financial Aid Timeline

- Find financial aid information and deadlines on college websites
- Create FSA IDs for student and parent(s)/contributor(s)
- Submit the FAFSA or other state financial aid application
- Search for scholarships
- Answer emails from financial aid offices

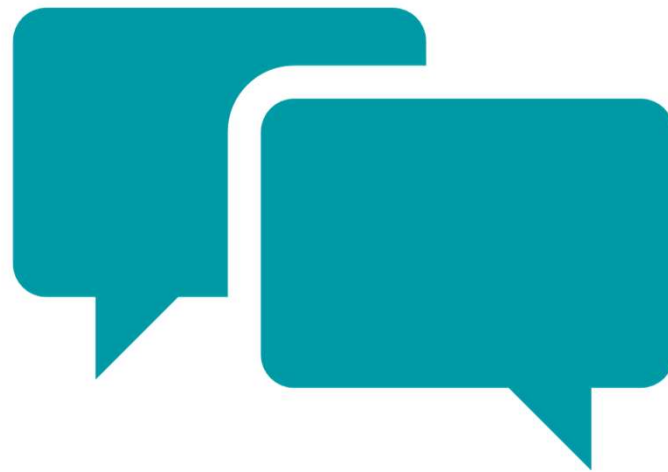


# Seniors: Fall College Planning Timeline

- Attend college fairs
  - NACAC College Fairs PNACAC College Fairs
- Finalize your college list
- Find application deadlines on college websites
- Complete the college application process

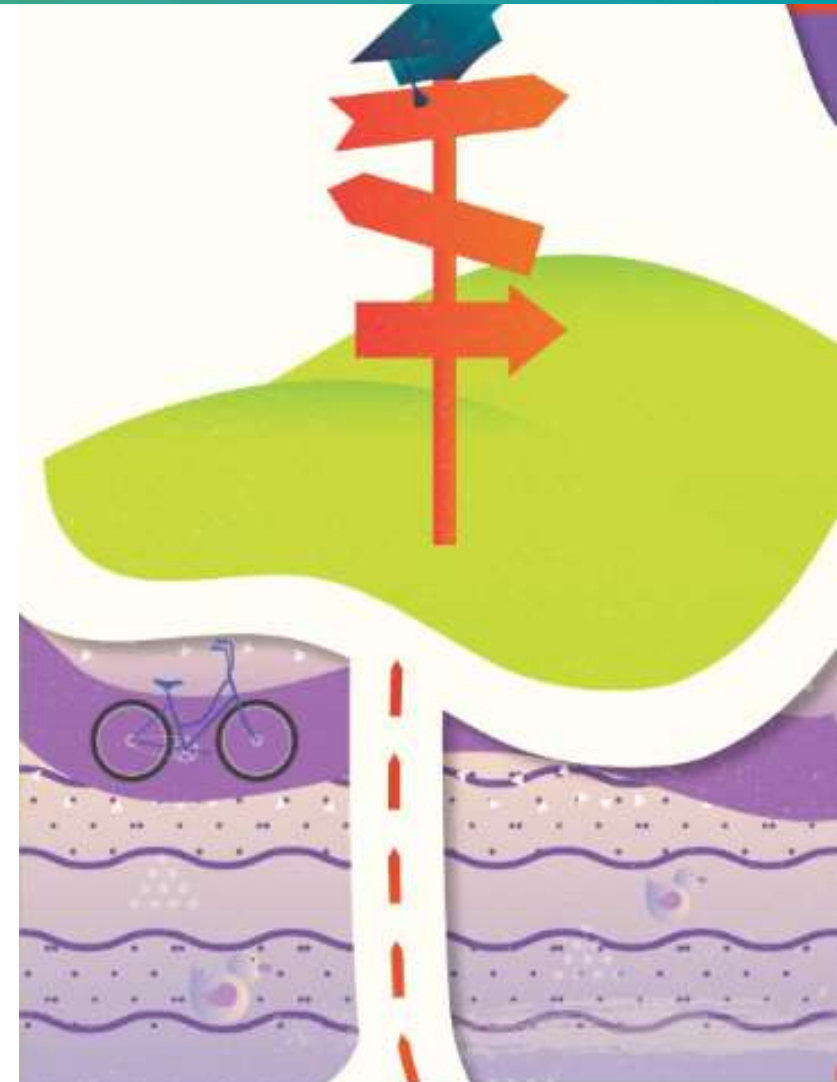


# Family Financial Aid Discussion



# Agenda

- College costs
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# Additional Resources



High School  
and College  
Counselors



ASPIRE  
Mentors



Oregon Goes  
to College  
[https://oregongoe  
stcollege.org/](https://oregongoe<br/>stcollege.org/)



The College  
Place



Sign Up to Receive  
Personalized  
Emails & Texts

<https://bit.ly/ECMCTCP>